



Benefits designed with care

Explore your plan option(s) for:

- Health



2023 Benefit Guide

UnitedHealthcare's Choice Open Access Plan

Monday, November 14, 2022 – Monday, December 12, 2022

The District of Columbia Government

United
Healthcare

dchr



Welcome to what care can do



Insurance: It's a good thing to have. It can help protect you from high costs for care and services—whether those costs are planned or unexpected. Another thing it's good for? Keeping you on track through a network of connected care. Use this guide to help you choose a plan that, at the heart of it, works every day to take good care of you.

We're here to help

Get even more info about your options

Health



uhcvirtual.com/dcgov



(800) 603-3923

Choosing a plan — 4 good questions to ask

1 Is your provider in the network?

A network is a group of providers and facilities who've been contracted to deliver health care services, often at a discount. Getting care from within the network may help you save money. If there's a provider you see regularly and want to keep seeing, it's a good idea to first make sure they're in the plan's network. To find out if your preferred providers are included:

- Go to uhcvirtual.com/dcgov > Search for a Provider

2 What are your health needs?

Thinking about the care you or your family may need in the plan year ahead can help you decide the level of coverage you may need. For example, you may want a plan that offers more coverage if you:

- Have major health care needs
- See doctors or specialists often
- Are anticipating a change, like a growing family or upcoming surgery

If you see the doctor occasionally for things like an annual checkup or minor illnesses, a health plan that offers less coverage may work well for you.

3 Are your medications covered?

If you take any medications, you can check a plan's Prescription Drug List (PDL) to see your costs and possible deductibles. To check the list:

- Go to uhcvirtual.com/dcgov > Your Plan Options > Pharmacy Benefits
- Select the appropriate PDL to see which medications are covered

4 How do you like to manage your costs?

Some people manage costs by keeping their monthly premium payments low. Others prefer paying higher monthly premiums because it tends to lower other costs, like copays or deductibles. Another good idea is to compare health plan deductible, coinsurance and out-of-pocket limit amounts. Knowing the differences can help you keep your costs in check—and know what to expect, too.



justplainclear.com

For thousands of health care terms defined simply and clearly, this is your site.

Common health care terms — good info to know

Coinsurance

The percentage of costs you pay for a covered health care service after your deductible is reached.

Copayment

Also called a copay, this is a fixed amount of money you may pay for certain covered health services, like a doctor's appointment.

Deductible

The amount you pay before your plan starts sharing costs for covered services.

Out-of-pocket limit

The most you could pay for covered services in a plan year.

Premium

A routine payment that's typically taken out of your paycheck and helps keep your plan active, so you can stay covered.

Review your plan coverage details

Health plan coverage		UnitedHealthcare Choice Plan		
Deductibles and out-of-pocket limits		Network		
Deductible amounts				
Individual		\$0		
Family		\$0		
Out-of-pocket limits				
Individual		\$3,500		
Family		\$9,400		
Medical copays and coinsurance		Network		
Doctors and specialists				
Preventive care visit		\$0		
Primary care visit (illness or injury)		\$10		
Specialist visit		\$20		
Urgent care visit		\$20		
Lab and X-ray		\$0		
Major diagnostic and imaging		\$0		
Virtual Visit (online doctor)		\$10		
Emergency care				
Emergency room		\$100		
Emergency transportation		\$0		
Other care				
Mental health visit (outpatient)		\$10		
Mental health visit (inpatient)		\$100		
Surgery — outpatient		\$50		
Hospital — inpatient stay		\$100		
Physician fees for surgical and medical services		\$0		
Pharmacy copays		Retail up to 31-day supply	Out-of-network	Home delivery up to 90-day supply
Prescription type				
Tier level 1 (\$ — generic)		\$20	n/a	\$16
Tier level 2 (\$\$ — brand-name and generic)		\$40	n/a	\$36
Tier level 3 (\$\$\$ — brand-name and generic)		\$55	n/a	\$66

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, including limitations and exclusions.



For all things pharmacy, say hi to Optum Rx

Optum Rxh pharmacy services help make it easier for you to save on medications and keep track of them, too—whether you\$e online or on the go.

3 ways you may save on costs



Use home delivery

Order a 3-month supply through Optum Rx and you may pay less for medication, get standard shipping at no cost and save trips to the pharmacy.



Use network pharmacies

You can find out which pharmacies are in the network on myuhc.com® or the UnitedHealthcareh app—using them may cost you less out-of-pocket.



Use generic or lower tier drugs

Choosing medications from the lower tiers or generic drugs on the Prescription Drug List (PDL)—the list of medications that are commonly covered by your health plan option—may help you save money.

More ways to manage your meds

As a member, you\$ll be able to go to myuhc.com and use the UnitedHealthcareh app to:

- Find and compare medication costs
- Locate a network pharmacy
- See if your medications have any requirements before filling them
- Search the PDL
- Manage your home delivery orders



Health and wellness benefits powered by care

Once your health plan becomes active, you can sign up for wellness programs and take advantage of health support services—all at no additional cost to you.



Advocates

Support with a personal touch

Connect with an Advocate by phone or on the UnitedHealthcare app to get the information you need, when you need it. Specially trained Advocates are here to help you understand your benefits, make more informed health care decisions and access the care that fits your needs.



Sanvello app

A self-help app to help manage stress

SanvelloP is an app that offers clinically tested techniques, coping tools and community support to help dial down possible symptoms of stress, anxiety and depression—anytime. You'll have premium access to the app, which includes daily mood tracking, meditation tools and guided journeys.



Behavioral Health

Support for emotional well-being

Whether you're in a time of greater need or want to work on personal growth, you can get connected to self-help digital tools, in-person or virtual behavioral health providers and more. These resources and programs are designed to help with a variety of concerns, from depression and anxiety to mental health and substance disorder services.



Employee Assistance Program

It helps to have someone to talk to

When life gets stressful, the Employee Assistance Program (EAP) is just a phone call away. EAP coordinators are available 24/7 for confidential conversations and referrals to expert care and services.

More health and wellness benefits to explore



24/7 Virtual Visits

Get care, virtually anywhere

With 24/7 Virtual Visits, you can connect to a care provider by phone or video* through myuhc.com or the UnitedHealthcare app. Providers can treat a wide range of nonemergency health conditions — from flu and pinkeye to migraines and more — and may even prescribe medication as needed.**

* Data rates may apply.

** Certain prescriptions may not be available, and other restrictions may apply.



Rally

Healthier starts here

Have fun and get healthier with RallyQ, a digital experience that's designed to help you achieve your health goals. Get personalized support, join missions and complete activities to earn Rally Coins that you can use for a chance to win rewards.



Real Appeal

Lose weight, feel great

Connect with a community of support with Real AppealQ, an online weight loss program designed to inspire healthier behaviors. It includes group coaching sessions, 24/7 access to videos, tools to track your progress and more.



SimplyEngaged

Rewards for healthier actions

Get connected to personalized health recommendations with SimplyEngagedM. This digital experience includes content and support designed to help you get and stay healthier—and you may earn rewards for completing certain health and wellness activities.



Cancer Resource Services

Personal guidance for coping with cancer

Cancer Resource Services helps connect you and your family with dedicated cancer nurses. They'll help you understand your diagnosis, share information that may help you make more informed decisions about your care and find emotional support for you and your family members.



Quit For Life

Quit tobacco for good

With a coach on your side, it may be easier to leave tobacco behind. The Quit For Life® program includes access to a Quit Coach®, a mobile app and more to help you customize a quit plan and go tobacco-free.

More health and wellness benefits to explore



Maternity Support

Caring support for precious deliveries

Maternity support is designed for all parents, no matter what the pregnancy journey looks like. It includes 24/7 access to online courses covering trimester benchmarks, nutrition and exercise during pregnancy, breastfeeding and postpartum care.

Here's the fine print

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

Online: UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW, Room 509F
HHH Building
Washington, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LU'U Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyang identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تويوغلل قددعاسمل تامدخ ناف، (**Arabic**) ةيبرعل اشدحتت تنك اذا بهيبنل
ىلع جردملا يناعمل افتاهل مقرب لاصتال اىجرى. اكل عحاتم ةيناعمل
كعب ةصاخل فيرعتل اقاطب

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yánilti'go, saad bee áka'anida'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqódi ninaaltsoos nitl'izi bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'i biká'ígíí bee hodiilnih.

Insurance coverage provided by UnitedHealthcare Insurance Company or its affiliates. Health plan coverage provided by or through UnitedHealthcare of the Mid-Atlantic, Inc.

Optum Rx® is an affiliate of United HealthCare Insurance Company.

Rally® Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Advocate4Me® should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the program is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time. Additionally, if there is any difference between this information and your coverage documents (Summary Plan Description, Schedule of Benefits, and any attached Riders and/or Amendments) your coverage documents govern. The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. UnitedHealthcare makes no representation or warrant with regard to the accuracy of the information presented. If you believe that you may have any emergency medical condition you should immediately call 9-1-1. Participants should consult an appropriate health care professional to determine what may be right for them. If you have questions about the information presented or questions about health care services, supplies, or treatments, you should consult your health care provider before making any health care decisions. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30% of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

SimplyEngaged® is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

The Sanvello Mobile Application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The information contained in the Sanvello Mobile Application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used as a substitute for your provider's care. Please discuss with your doctor how the information provided may be right for you. Premium access is available for members at no additional cost as part of their benefit plan. Sanvello premium is not available for all groups in New York and is subject to change. Refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card. Participation in the program is voluntary and subject to the terms of use contained in the Application.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your

specific coverage details.

Take care, take note

[illegible]

Take care, take note

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Take care, take note

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